



Overseas

TRICARE for Life

TEO FS-11

"Your Passport to Quality Health"

Fact Sheet

Retirees used to lose their TRICARE eligibility after they turned 65. No longer. Now TRICARE offers affordable, quality medical care and pharmacy coverage for retired men and women who served, regardless of age. But how does this affect you as an overseas retiree? TRICARE For Life is a little different here.

TRICARE For Life

When beneficiaries become entitled to Medicare Part A upon attaining the age of 65 and purchase Medicare Part B, they now experience no break in TRICARE coverage. In the Continental U.S., TRICARE will pay secondary to Medicare, beginning on the 1st day of the month they turn 65. Overseas, TRICARE will pay for covered services, and you pay an annual deductible and cost share. Medicare does not pay for services rendered overseas, but does pay for stateside services.

TFL Eligibility

TRICARE For Life is provided to the following beneficiaries:

- Medicare-eligible uniformed service retirees, including retired guard and reservists.
- Medicare-eligible family members, including widows/widowers.
- Certain former spouses if they were eligible for TRICARE before age 65.

Note: Dependent parents and parents-in-law are not eligible for TRICARE benefits. They may continue to receive services within a military treatment facility on a space available basis.

TFL is Free

There are no enrollment fees for TRICARE For Life. You are required to enroll in Medicare Part B and must pay Medicare Part B monthly fees. Please check with the Social Security Administration on-

line at www.ssa.gov, toll-free at 1-800-772-1213, or visit Medicare online at www.medicare.gov, for more information about enrolling in Medicare Part B and monthly fees that will apply to you. You may also contact your closest U.S. Embassy/Consulate Federal Benefit Unit for assistance.

Benefits

You must be enrolled in Medicare Part B once you turn 65 years old in order for TRICARE to pay for any of your health care costs. For services payable by TRICARE, but not Medicare, such as overseas care, TRICARE will pay the same as if you were under age 65. You will be responsible for the TRICARE fiscal year deductible and cost shares as under the TRICARE Standard program.

For services not payable by TRICARE, you are entirely responsible for the medical bill. If you receive care from a civilian provider in the U.S., your provider will file claims with Medicare. Medicare will pay its portion, then automatically forward the claim to TRICARE for the remaining amount. TRICARE will send its payment directly to your provider. You will receive an Explanation Of Benefits (EOB) that indicates the amount paid to your provider.

TRICARE Senior Pharmacy Program

The TRICARE Senior Pharmacy Program authorizes eligible beneficiaries to obtain low-cost prescription medications from the TRICARE Mail Order Pharmacy (TMOP) and TRICARE network and non-network civilian pharmacies. Beneficiaries may also continue to use military hospital and clinic pharmacies. See the Beneficiary Counselor and Assistance Coordinator (BCAC) at your nearest TRICARE Service Center for more information.

Also See Fact Sheet #10: TRICARE Overseas Retirees